

**A M E N D M E N T**

Please amend the above-identified application as follows:

**IN THE CLAIMS:**

Please **CANCEL** Claims 15 and 18 without prejudice or disclaimer.

Please **AMEND** Claims 16, 19, 23 and 25 as follows:

*B1*

*sh* 16 (AMENDED) An apparatus, comprising:  
a processing unit, said processing unit including a cryptographic processor;  
a communications unit, in communication with said processing unit, operable to  
transmit and receive information regarding a second account identifier for use in place of a first  
account identifier; and  
a memory device connected to said processing unit, said memory device containing  
a private cryptographic key,  
a first data element,  
a second data element and  
a program, adapted to be executed by said processing unit, to  
receive the second account identifier,  
extract from the second account identifier a third data element and a  
fourth data element,  
decrypt the third data element using the private cryptographic key and  
the fourth element,  
compare the decrypted third data element with the first data element in a  
first comparison,  
compare the fourth data key element with the second data element in a  
second comparison, and  
verify the second financial account identifier in accordance with the first  
comparison and the second comparison.

19. (AMENDED) A method, comprising the steps of:  
providing a memory device containing a private cryptographic key, a first data element and a second data element;  
receiving a second account identifier for use in place of a first account identifier;  
extracting from the second account identifier a third data element and a fourth data element;  
decrypting the third data element using the private cryptographic key and the fourth data element;  
comparing the decrypted third data element with the first data element in a first comparison;  
comparing the fourth data element with the second data element in a second comparison; and  
verifying the second financial account identifier in accordance with the first comparison and the second comparison.

23. (AMENDED) An apparatus, comprising:  
a processing unit;  
a communications unit, in communication with said processing unit, operable to transmit and receive information regarding a second account identifier for use in place of a first account identifier; and  
a memory device connected to said processing unit, said memory device containing data representing a plurality of predetermined account identifiers,  
data representing a status for each of said plurality of predetermined account identifiers, and  
a program, adapted to be executed by said processing unit, to  
receive said second account identifier,  
compare said second account identifier with at least one of said plurality of predetermined account identifiers to identify one predetermined account identifier matching said second account identifier, and

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verify said second account identifier in accordance with said comparing step and the data representing the status of said one predetermined account identifier.

25. (AMENDED) A method, comprising the steps of:  
providing a memory device containing  
data representing a plurality of predetermined account identifiers and  
data representing a status for each of said plurality of predetermined account identifiers;  
receiving a second account identifier for use in place of a first account identifier;  
comparing said second account identifier with said plurality of predetermined account identifiers to identify one predetermined account identifier matching said second account identifier; and  
verifying said second account identifier in accordance with said comparing step and the data representing the status of said one predetermined account identifier.

B4  
Please ADD claims 26 and 27 as follows:

26. (NEW) A method, comprising the steps of:  
~~receiving a plurality of second account identifiers, each second account identifier being different from remaining second account identifiers; and~~  
~~verifying that each of the plurality of second account identifiers indicates a first account identifier,~~  
~~wherein each of the plurality of second account identifiers comprises a second identifier for use in place of a first account identifier.~~  
B5  
27. (NEW) The method of claim 26, in which the first account identifier and each second account identifier respectively comprise sixteen digits. --